

June 17, 2014

Otis L. Collier, Jr.
3201 Milburn Street
Houston, TX. 77021-1128
(713) 748-2349

ResCap Borrower Class R-5

POLSINELLI PC
Daniel J. Flanigan
Jason A. Nagi
900 Third Avenue
21st Floor
New York, NY 10022
Telephone: (212) 644-2092
Facsimile: (212) 684-0197

Counsel for ResCap Borrow Claims Trust

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In Re:) Case No. 12-12020 (MG)
)
RESIDENTIAL CAPITAL, LLC,, et al.,) Chapter 11
)
Debtors.) Jointly Administered
)

**NOTICE OF RESCAP BORROWER CLAIMS TRUST'S MOTION FOR ORDER
ESTIMATING CLAIMS AND ESTABLISHING DISPUTED CLAIMS RESERVE**

ANSEWER: I, Otis L. Collier, Jr., residing at 3201 Milburn Street, Houston, TX., 77021-1128, object to the proposed settlement before the Honorable Martin Glenn of the United States Bankruptcy Court for the Southern District of New York, in Case Number 12-12020 (MG), Chapter 11, Jointly Administered. The proposed settlement fails to make Borrower whole from the original point of error committed by debtor for issuing an illegal and/or non-executable contract in the state of Texas, and other grievous errors throughout the mortgaging process that was detrimental to Borrower, as should be evidenced by the record, and opens Borrower to intended further foreclosure proceedings by the Debtors as evidenced in Exhibit 1.

Sincerely,



Otis L. Collier, Jr.

Exhibit 1



Ocwen Loan Servicing, LLC
WWW.OCWEN.COM
Helping Homeowners is What We Do!™

1661 Worthington Road, Ste 100
West Palm Beach, FL 33409
Toll Free: (800) 746-2936

05/20/14

Loan Number: 7439789934

Otis L Collier
3201 Milburn Street
Houston, TX 77021

Property Address: 3201 Milburn Street
Houston, TX 77021

Re: Delinquency Information

Dear Otis L Collier

We are providing the information in this notice because, as of the date of this letter, the above account is delinquent.

****DELINQUENCY NOTICE****

You are late on your mortgage payments. As of 05/20/14, you are 1460 days delinquent on your mortgage loan. Your account first became delinquent on 05/22/10. Failure to bring your loan current may result in fees and foreclosure – the loss of your home.

Recent Account History

- **Total: \$91471.86. You must pay this amount to bring your loan current.**

This amount may not include all fees and charges, as all fees and charges may not have been billed or posted to your account as of the letter date. Please contact us for your current reinstatement amount or payoff amount.

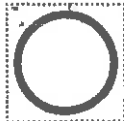
Your account has been referred to an attorney to foreclose. The first step in this process, the first filing, was completed.

If You Are Experiencing Financial Difficulty: If you are experiencing financial difficulties and would like counseling or assistance, you can contact the U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in your area, go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call 800-569-4287.

NMLS # 1852

MADNRM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



OCWEN

www.ocwencustomers.com

Property Address 3201 Milburn Street
 Houston, TX 77021

Statement Date 05/07/14
Account Number 7439789934
Payment Due Date 05/21/14
Amount Due \$91,471.86

Customer Care 800-746-2936
Insurance 866-825-9265

5/2/14 4:07 PM 3 0006515 20140508 JEAD2806 COWSTMT 1 of DOM JEAD280000 140651 MS



OTIS L COLLIER
 3201 MILBURN STREET
 HOUSTON TX 77021-1128



Account Information		Explanation of Amount Due	
Principal Balance*	\$218,095.00	Principal	\$472.56
Escrow Balance	\$12,187.21	Interest	\$750.26
Maturity Date	June 1, 2035	Escrow	\$402.22
Interest Rate (until September 21, 2014)	4.50000%	Total Regular Payment	\$1,625.04
Prepayment Penalty	No	Past Due Payment(s) Amount	\$90,206.04
		Unapplied Funds**	-\$359.25
		Total Amount Due	\$91,471.86

* This is your Principal Balance only, not the amount required to pay the loan in full.

Activity Since Last Statement (04/07/14 to 05/07/14)										
How Payments & Charges were Applied										
Date Applied	Date Received	Description	Transaction Total	Principal	Interest	Escrow	Optional Products	Late Charges	Fees/Other	Unapplied Funds

Paid Payments Breakdown			Special Notices		
	Paid Since Last Statement	Paid Year to Date			
Principal	\$0.00	\$0.00			
Interest	\$0.00	\$0.00			
Escrow (Taxes & Insurance)	\$0.00	\$0.00			
Fees/Other Charges	\$0.00	\$0.00			
Unapplied Funds**	\$0.00	\$359.25			
Total	\$0.00	\$359.25			

You must use this address for all qualified written requests, notices of error, and/or requests for information. Research Department, PO Box 24736, West Palm Beach, FL 33416-4736.

**Unapplied Funds: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate unapplied fund account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Our records indicate that your loan is in foreclosure. Accordingly, this statement may be for informational purposes only. Payments received are to be applied in accordance with your mortgage note. Payments will be first applied to bring your loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal.

If you have any questions about your loan, please call 1-800-746-2936 (ext.) and ask to set up an appointment with Saveena Cardoz, your

See reverse side for important information and state specific disclosures.